

## Principles for Responsible Banking

### Shinsei Bank Group: PRB (Principles for Responsible Banking) Report 2022

Reporting and Self-Assessment Requirements	High-level summary of bank's response	Reference(s)/ Link(s) to bank's full response/ relevant information
 <p><b>Principle 1: Alignment</b> <b>We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.</b></p>		
<p>1.1 <i>Describe</i> (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.</p>	<p>The Shinsei Bank Group (the "Group") is a Japanese financial institution that provides a wide range of financial products and services to customers through its "Institutional Business" and "Individual Business." The Group's Institutional Business and Individual Business segments consist of the financial products and services provided by each segment. Institutional Business segments consist of Corporate Business, Structured Finance, Principal Transactions, Showa Leasing, Markets, and Other Global Markets. "Individual Business" consists of "Retail Banking," "Shinsei Financial," "APLUS FINANCIAL," and "Other Individuals" as reportable segments. Segments that do not belong to either "Institutional Business" or "Individual Business" are positioned as "Corporate/Others" including "Overseas Business" and "Treasury" segments as reportable segments.</p>	<p>Financial Summary: Segment Information P8 <a href="https://www.shinseibank.com/corporate/en/ir/quarterly_results/quarterly_results_2021/pdf/4qfy21financialsummary220513e.pdf">https://www.shinseibank.com/corporate/en/ir/quarterly_results/quarterly_results_2021/pdf/4qfy21financialsummary220513e.pdf</a></p>
<p>1.2 <i>Describe</i> how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.</p>	<p>The Group formulates management strategies that take into account the compatibility of the Group's business domains and strengths with SDGs, the Paris Climate Agreement, and domestic frameworks. The Group's goal of sustainability is to create a virtuous cycle in which it engages in businesses that solve customers' and society's environmental and social issues, gains the support of customers, sustains the Group's growth, and further contributes to the sustainability of the environment and society through its growth. To this end, one of our core strategies in the Medium-Term Vision of the Group, a medium-term plan which begins in FY2022, is to achieve sustainability through our business activities. The following are our priority initiatives.</p> <ul style="list-style-type: none"> <li>• Initiatives toward the regional revitalization by supporting regional financial institutions, enterprises, residents and local governments</li> <li>• Provision of financial functions to resolve</li> </ul>	<p>Integrated Report: Initiatives for Sustainability P60-62 <a href="https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf">https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf</a></p>

	<p>environmental and social issues</p> <ul style="list-style-type: none"> <li>• Providing financial services that customers can trust</li> </ul> <p>In addition, we have listed the following items to encompass our efforts as "Responsibility for Sustainable Environment and Society."</p> <ul style="list-style-type: none"> <li>• Respect for human rights and enhancement of human resource value</li> <li>• Response to environmental issues such as climate change</li> <li>• Promotion of philanthropic Initiatives</li> <li>• Improving governance</li> </ul> <p>These initiatives are positioned as material sustainability issues for the Group.</p> <p>The Group has formulated and announced the Group Sustainability Management Policy as a basic policy for sustainability management. This policy sets out our basic stance and direction for supporting customers' sustainability issues in addition to the Group's environmental and social sustainability initiatives. In conjunction with this, the Bank Group has also announced sustainability-related policies, including the Group Human Rights Policy, Responsible Investment and Lending Policy, and the Group Policy for Promotion of Philanthropic Initiatives.</p>	
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 <p><b>Principle 2: Impact and Target Setting</b> We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.</p>																																						
<p>2.1 Impact Analysis: Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:</p> <p>a) Scope: The bank's core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1. have been considered in the scope of the analysis.</p> <p>b) Scale of Exposure: In identifying its areas of most significant impact the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies.</p> <p>c) Context &amp; Relevance: Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates.</p> <p>d) Scale and intensity/salience of impact: In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social,</p>	<p>We identified the corporate investment and loan business in Japan as the impact area, considering the following factors:</p> <p>a) Group's outstanding lending was 91% in Japan and 9% overseas as of the end of March 2022.</p> <p><b>Loans outstanding (as of March 31, 2022) (Unit: JPY billion)</b></p> <table border="1" data-bbox="710 958 1157 1209"> <thead> <tr> <th></th> <th>Amount</th> <th>Ratio</th> </tr> </thead> <tbody> <tr> <td>Domestic</td> <td>4,791.6</td> <td>91%</td> </tr> <tr> <td>Overseas</td> <td>450.1</td> <td>9%</td> </tr> <tr> <td><b>Total</b></td> <td><b>5,241.8</b></td> <td><b>100%</b></td> </tr> </tbody> </table> <p>b) Domestic loans accounted for 63% of total loans to corporates and 37% to individuals. By industry, there is no significant overweight in ratio across industries as shown below.</p> <p><b>Domestic: Loans by Industry (as of March 31, 2022) (Unit: JPY billion)</b></p> <table border="1" data-bbox="603 1545 1268 2004"> <thead> <tr> <th>Industry</th> <th>Amount</th> <th>Ratio</th> </tr> </thead> <tbody> <tr> <td>Manufacturing</td> <td>207.0</td> <td>4%</td> </tr> <tr> <td>Agriculture and forestry</td> <td>-</td> <td>-</td> </tr> <tr> <td>Fishery</td> <td>-</td> <td>-</td> </tr> <tr> <td>Mining, quarrying and gravel extraction</td> <td>0.3</td> <td>0%</td> </tr> <tr> <td>Construction</td> <td>13.8</td> <td>0%</td> </tr> <tr> <td>Electricity, gas, heat supply and water supply</td> <td>397.2</td> <td>8%</td> </tr> <tr> <td>Information and communications</td> <td>48.6</td> <td>1%</td> </tr> </tbody> </table>		Amount	Ratio	Domestic	4,791.6	91%	Overseas	450.1	9%	<b>Total</b>	<b>5,241.8</b>	<b>100%</b>	Industry	Amount	Ratio	Manufacturing	207.0	4%	Agriculture and forestry	-	-	Fishery	-	-	Mining, quarrying and gravel extraction	0.3	0%	Construction	13.8	0%	Electricity, gas, heat supply and water supply	397.2	8%	Information and communications	48.6	1%	<p>Integrated Report: Initiatives for Sustainability P60-62, Initiatives for Climate Change Issues P63-70 <a href="https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf">https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf</a></p> <p>Financial Summary: Loans by Borrower Industry (Consolidated) P14 <a href="https://www.shinseibank.com/corporate/en/ir/quarterly_results/quarterly_results_2021/pdf/4qfy21financialsummary220513e.pdf">https://www.shinseibank.com/corporate/en/ir/quarterly_results/quarterly_results_2021/pdf/4qfy21financialsummary220513e.pdf</a></p> <p>Ministry of the Environment, (Reference) Impact Finance P22 (Japanese only) <a href="http://greenfinanceportal.env.go.jp/pdf/114285.pdf">http://greenfinanceportal.env.go.jp/pdf/114285.pdf</a> (website of Ministry of the Environment)</p>
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<p>economic and environmental impacts resulting from the bank's activities and provision of products and services. (your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d))</p> <p>Show that building on this analysis, the bank has</p> <ul style="list-style-type: none"> <li>· Identified and disclosed its areas of most significant (potential) positive and negative impact</li> <li>· Identified strategic business opportunities in relation to the increase of positive impacts / reduction of negative impacts</li> </ul>	<p>Transportation and postal service</p>	170.5	4%	<p>In identifying the most relevant impact areas in the scope above, we used the Ministry of the Environment's "Impact Needs Map for Business in Japan."</p> <p>c) In the Impact Needs Map, Climate and Climate Change areas are of paramount importance for both SDGs Index &amp; Dashboard Assessment, the SDGs Implementation Guideline by Government of Japan, and the Japanese Country Needs Assessment in UNEP FI Impact Category.</p> <p>In addition, the Japanese government's Declaration on Carbon Neutral and requests by the Japan Exchange Group to disclose company information on climate change are among the top priorities for addressing climate change in Japan.</p> <p>d) In order to realize a sustainable society, the Group considers climate change and other global environmental issues to be extremely important issues. This is not only a business risk in the Group's sustainability efforts, but also a major business opportunity. Until now, we have actively engaged in investment and financing for projects and businesses that contribute to the improvement and resolve of environmental and social issues through project financing for renewable energy businesses and investment and financing for environmental real estate and facilities for reducing environmental impact</p>
	Wholesale and retail	95.6	2%	
	Finance and insurance	465.4	10%	
	Real estate	702.1	15%	
	Services	388.2	8%	
	Local government	52.3	1%	
	Others	2,250.0	47%	
	: Loans to individual customers (Housing Loan, Unsecured Loan, Cashing by Credit Card, Housing Related Loan, etc.)	1,795.3	37%	
	<b>Total</b>	<b>4,791.6</b>	<b>100%</b>	

	<p>in ship financing. In the renewable energy business in particular, since 2012 we have been actively promoting the formation of syndicated loans for renewable energy businesses such as solar, wind, and biomass, and working together with regional financial institutions to support the widespread use of renewable energy. Recently, we have been actively engaged mainly in project finance for the wind power generation business and finance for infrastructure investment corporations, and several of these were formed as “Shinsei Green Loans.” In this way, one of the characteristics of a financial institution's corporate business is that it appropriately provides or fails to provide financial functions, thereby affecting the impact that client companies generate on social.</p> <p>Based on the above, we have identified “Climate Change-Related Fields in Corporate Investment and Loan Business in Japan” as the areas with the potential to have the most significant impact in the Group.</p>	
<p>Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.</p>		
<p>We comprehensively examined the priorities in Japan, the main country in which the Group conducts business, and the social, economic, and environmental impacts that arise from the provision of products and services leveraging the strengths in the Group. We will continue to conduct an impact analysis of the Group.</p>		

Reporting and Self-Assessment Requirements	High-level summary of bank's response	Reference(s)/ Link(s) to bank's full response/ relevant information
<p><b>2.2 Target Setting</b> Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified "areas of most significant impact", resulting from the bank's activities and provision of products and services.</p> <p>Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.</p> <p>Show that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.</p>	<p>The Group has set sustainability targets in the eight areas based on the seven material sustainability issues with the pillars of "achievement of sustainability through business" and "responsibility for a sustainable environment and society," as a result of consideration on what the Group can do while respecting diversity in a society with a variety of values and challenges and making use of the Group's strengths.</p> <p>The specific, measurable, achievable, relevant, and time-based objectives of the most significant impact areas that we believe will result from our business activities and the delivery of our products and services are as follows:</p> <ol style="list-style-type: none"> <li>1) <b>Origination of sustainable finance : Cumulative total of JPY 5 trillion by the end of FY2030</b></li> <li>2) <b>Loan balance for project finance for coal-fired thermal power generation: Zero by the end of FY2040</b></li> <li>3) <b>Greenhouse gas emissions in the Group's investment and loan portfolio: Net zero by the end of FY2050</b></li> </ol> <p>These sustainability targets are approved by the Group Executive Committee and the Board of Directors after deliberation by the Group Sustainability Committee.</p>	<p>Group Sustainability Targets: <a href="https://www.shinseibank.com/corporate/en/policy/esg/sustainability_targets.html">https://www.shinseibank.com/corporate/en/policy/esg/sustainability_targets.html</a></p> <p>Integrated Report: Initiatives for Sustainability P60-62 <a href="https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf">https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf</a></p> <p>Financial Summary: Loans by Borrowing Industry P14 <a href="https://www.shinseibank.com/corporate/en/ir/quarterly_results/quarterly_results_2021/pdf/4qfy21financialsummary220513e.pdf">https://www.shinseibank.com/corporate/en/ir/quarterly_results/quarterly_results_2021/pdf/4qfy21financialsummary220513e.pdf</a></p>
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.</p>		
<p>The Group formulates long-term sustainability targets based on management strategies that take into account the compatibility of SDGs, the Paris Climate Agreement, and domestic frameworks with the Group's business domains and strengths.</p>		

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<p><b>2.3 Plans for Target Implementation and Monitoring</b></p> <p>Show that your bank has defined actions and milestones to meet the set targets.</p> <p>Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>We plan to regularly report progress to the Group Sustainability Committee, the Group Executive Committee, and the Board of Directors in order to achieve the targets described in 2.2.</p>	<p>Integrated Report: Initiatives for Sustainability P60-62  <a href="https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf">https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf</a></p>
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Plans for Target Implementation and Monitoring.</p>		
<p>We plan to regularly report the progress of our targets to the Group Sustainability Committee, the Group Executive Committee, and the Board of Directors.</p>		

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<p><b>2.4 Progress on Implementing Targets</b></p> <p>For each target separately: Show that your bank has implemented the actions it had previously defined to meet the set target. Or explain why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.</p> <p>Report on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures)</p>	<p>After signing into the Principles for Responsible Banking (PRB) in April 2021, the Group has been reviewing and discussing this issue, and in May 2022 formulated its sustainability targets. Going forward, we will proceed and take action based on the action plans set out for each target, and report on the progress made toward achieving each target.</p>	<p>Integrated Report: Initiatives for Sustainability P60-62 <a href="https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf">https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf</a></p>
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets</p>		
<p>This is the first report after the signing of the Principles for Responsible Banking (PRB). Going forward, we will disclose the progress of the targets and specific initiatives.</p>		

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 <p><b>Principle 3: Clients and Customers</b>  <b>We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.</b></p>		
<p>3.1 Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</p>	<p>In the Group Sustainability Management Policy, the Group has established policies for initiatives to support customers' environmental and social sustainability. In this context, we have set out to expand and create positive impacts through the resolution of sustainability issues, and to reduce and avoid negative impacts through responsible investment and financing, etc.</p> <p>In addition, since 2017, we have announced our "Policy on Customer-Oriented Business Conducts" and our commitments and policies for initiatives to customers.</p>	<p>Group Sustainability Management Policy  <a href="https://www.shinseibank.com/corporate/en/policy/esg/policy.html">https://www.shinseibank.com/corporate/en/policy/esg/policy.html</a></p> <p>Policy on customer-oriented business conduct  <a href="https://www.shinseibank.com/english/fiduciaryduty.html">https://www.shinseibank.com/english/fiduciaryduty.html</a></p>
<p>3.2 Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. This should include information on actions planned/implemented, products and services developed, and, where possible, the impacts achieved.</p>	<p>The Group will support the transition promotion of companies in the high GHG emission sector. To this end, we will establish a transition task force team to support our customers' transition initiatives through dialogue with them.</p> <p>In light of changes in society and the diversification of customer values, we intend to expand our financial services to a more diverse range of customers, including local communities, including regional areas, and the elderly and foreigners, in order to contribute to the resolution of environmental and social issues as a Group as a whole.</p>	<p>Integrated Report: Initiatives for Sustainability P60-62  <a href="https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf">https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf</a></p>

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 <p><b>Principle 4: Stakeholders</b>  <b>We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.</b></p>		
<p>4.1 Describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.</p>	<p>The Group Sustainability Management Policy sets forth the basic concept of stakeholder engagement. It is essential to co-create value with stakeholders, including customers, partners (suppliers, suppliers, subcontractors, business partners, and business partners), employees, local communities, governments, shareholders and investors, and other for-profit and non-profit organizations. Through constructive dialogue with stakeholders (engagement), we will constantly review the Group's sustainability management and promote value-added initiatives for stakeholders.</p>	<p>Group Sustainability Management Policy  <a href="https://www.shinseibank.com/corporate/en/policy/esg/policy.html">https://www.shinseibank.com/corporate/en/policy/esg/policy.html</a></p>

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 <p><b>Principle 5: Governance &amp; Culture</b>  <b>We will implement our commitment to these Principles through effective governance and a culture of responsible banking</b></p>		
<p>5.1 Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.</p>	<p>We have appointed a Chief Sustainability Officer (CSO) and established the Group Sustainability Committee as a framework for supervising and promoting sustainability.</p> <p>We have positioned this committee as one of the Group's important committees and have developed to promote sustainability under the strong commitment of management.</p> <p>In addition, important topics related to sustainability management are discussed and reported to the Group Executive Committee. The Group Sustainability Committee is also responsible for periodic reporting to the Board of Directors.</p>	<p>Integrated Report: Initiatives for Sustainability P60-62  <a href="https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf">https://www.shinseibank.com/corporate/en/ir/arir/arir_2021/pdf/ir22eng.pdf</a></p>
<p>5.2 Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication, amongst others.</p>	<p>In order to foster a corporate culture as a responsibility financial institution, we promote understanding by providing explanatory documents for all Group employees and conducting e-learning at the time of the establishment/revision of sustainability-related policies. In addition, we have launched the Shinsei Bank Group Sustainability Site, which introduces sustainability initiatives through business in each department through interviews with personnel in charge, and also strive to embrace sustainability through our business through the internal SNS community, where employees post information and event brochures on sustainability.</p>	
<p>5.3 Governance Structure for Implementation of the Principles  Show that your bank has a governance structure in place for the implementation of the PRB, including:  a) target-setting and actions to achieve targets set  b) remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being</p>	<p>Under the governance structure described in the 5.1, we will set targets and take actions to achieve them, manage the progress of targets, and take corrective actions if negative impacts are detected.</p>	

detected.		
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Please provide your bank's conclusion/ statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.

Implementation of the Principles for Responsible Banking is conducted under the Group's sustainability promotion system.

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 <p><b>Principle 6: Transparency &amp; Accountability</b>  <b>We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.</b></p>		
<p>6.1 Progress on Implementing the Principles</p> <p>Show that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4).</p> <p>Show that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.</p> <p>Show that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.</p>	<p>To ensure transparency and accountability in the implementation of the Principles for Responsible Banking, the Group will provide sustainability initiatives through disclosure materials such as the Integrated Report, the Group's website, and the Group's sustainability website.</p> <p>As a reflection of existing and new international or regional good practices,</p> <ul style="list-style-type: none"> <li>• Initiatives to Human Rights: Group Human Rights Policy was revised to conform to international norms such as the Universal Declaration of Human Rights, the International Covenant on Human Rights, the Guiding Principles on Business and Human Rights, ILO Declaration on Fundamental Principles and Rights at Work, and the Child Rights and Business Principles.</li> <li>• Initiatives to Social Contribution: We have established the Group Policy for Promotion of Philanthropic Initiatives, which positions social contribution activities as “activities that have a positive impact on the creation of a sustainable society in which employees can participate with empathy,” and also establishes standards for disaster relief contributions. In addition, we plan to introduce social impact assessments for social contribution activities.</li> <li>• In participating in major sustainability-related initiatives, <ul style="list-style-type: none"> <li>✓ Signed the United Nations Global Compact in April 2019</li> <li>✓ Signed the Principles for Empowering Women (WEPs) in December 2019</li> <li>✓ Endorsed the recommendations of the Climate-Related Financial Disclosure Task Force (TCFD) in January 2020</li> <li>✓ Adopted the Equator Principles in April 2020</li> </ul> </li> </ul>	<p>Group Human Rights Policy <a href="https://www.shinseibank.com/corporate/en/policy/esg/human_rights_policy.html">https://www.shinseibank.com/corporate/en/policy/esg/human_rights_policy.html</a></p> <p>Group Policy for Promotion of Philanthropic Initiatives <a href="https://www.shinseibank.com/corporate/en/policy/esg/corporate_citizenship_promotion.html">https://www.shinseibank.com/corporate/en/policy/esg/corporate_citizenship_promotion.html</a></p> <p>Participation in Initiatives, Awards and Accreditation <a href="https://www.shinseibank.com/corporate/en/policy/esg/initiative.html">https://www.shinseibank.com/corporate/en/policy/esg/initiative.html</a></p>

	<ul style="list-style-type: none"> <li>✓ Signed the Poseidon Principles in March 2021</li> <li>✓ Endorsed the Impact-Oriented Financial Declaration, an initiative aimed at solving environmental and social issues in November 2021</li> </ul>	
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Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking.

As a signatory to the Principles for Responsible Banking, the Group will continue to strengthen and expand its efforts in the six principles and strive for transparency and accountability in reporting on the implementation of them.